



## **Terms and Conditions of Auto Deduction Made Easy Campaign ("Terms and Conditions")**

1. This Auto Deduction Made Easy ("**Campaign**") is organised by Prudential Assurance Malaysia Berhad ("**PAMB**", or "**we**" or "**us**" or "**our**"). By participating in this Campaign, you agree that you have read, understood and agreed to be bound by the Terms and Conditions and any change or modification that we may make to the Terms and Conditions, with prior notice to you. By participating in this Campaign, you also agree to be bound by our Privacy Policy accessible at [www.prudential.com.my/en/privacy-policy](http://www.prudential.com.my/en/privacy-policy).

### **2. Campaign Period**

This Campaign shall commence from 1 July 2025 to 31 August 2025, both dates inclusive ("**Campaign Period**")

### **3. Campaign Eligibility**

This Campaign is open to all existing customers (assured/policy owners) whose policy(s) have a premium payment method recorded in PAMB's system as cash or cheque as at 30 June 2025. ("**Eligible Participants**", "**you**" or "**your**")

### **4. Campaign Mechanics**

The Eligible Participants must, within the Campaign Period, switch its existing premium payment method from cash or cheque to credit card or debit card (with recurring premium deduction) via PRUServices, whereby each policy ("**Eligible Policy**") must further fulfil the following requirements:

- (a) The Eligible Policy must be in force on or before the Campaign Reward Fulfilment Date (as defined under Para 5(b)).
- (b) The recurring premium payment method by way of credit card or debit card for the Eligible Policy must remain active until the Campaign Reward Fulfilment Date (as defined under Para 5(b)).

### **5. Campaign Reward**

- (a) Subject to the Terms and Conditions for this Campaign, the first 7,000 Eligible Participants who fulfils Paragraph 4 above ("**Winner**") will be rewarded with one (1) Touch 'n Go Credit Reload Pin only, worth RM38, regardless of the number of policies ("**Campaign Reward**").
- (b) The Campaign Reward will be emailed to the Winner latest by 30 September 2025 ("**Campaign Reward Fulfilment Date**"). In order to receive the Campaign



Reward, you must ensure that your email registered with PAMB is valid and must be captured in PAMB's system on or before 1 September 2025.

- (c) PAMB shall not be responsible or otherwise to compensate you if your email address is suspended, frozen or closed before or during the delivery of the Campaign Reward for whatever reason, and PAMB reserves the right to forfeit the Campaign Reward.
- (d) The usage of the Campaign Reward is subject to the terms and conditions as determined by Touch 'n Go Sdn Bhd ("**Touch 'n Go**"). You agree to directly resolve any complaint or dispute in respect of the Campaign Reward with Touch 'n Go.
- (e) Upon the Campaign Reward being sent to you via your registered email with PAMB, PAMB shall be fully discharged of its obligations in relation to the Campaign Reward and shall have no further obligations in connection with it.

## 6. **General Terms and Conditions**

- (a) You must ensure that your particulars and any information provided to PAMB are complete and accurate. PAMB may request for further information from you for any reason it thinks appropriate, including to determine the authenticity of such information.
- (b) If any third party makes a claim against PAMB due to your breach of the Terms and Conditions, you will indemnify PAMB for any costs, expenses, fees, taxes and other liabilities incurred by PAMB arising from such claim, including reasonable costs and expenses in defending and handling that claim.
- (c) By participating in this Campaign, you agree that PAMB, its respective employees, officers, directors, agents, affiliates, parent and subsidiaries shall not be liable or responsible for damages, losses, injuries, rights, claims or actions of any kind in connection with this Campaign, or resulting from acceptance, possession, redemption/use/misuse of the Campaign Reward, or participation in this Campaign, including without limitation, personal injury, death, property damage and claims based on publicity rights, defamation or invasion of privacy, unless due to PAMB's gross negligence or wilful misconduct specifically related to this Campaign. In no event shall our total liability in contract, tort (including negligence), statute or otherwise for all damages exceed the amount of Ringgit Malaysia Twenty (RM20.00) only.
- (d) In the event of any inconsistency between the Terms and Conditions and any advertising, promotional, publicity and the other materials published by PAMB relating to or in connection with the Campaign, the Terms and Conditions shall prevail to the extent of such inconsistency.
- (e) You shall be solely responsible for the redemption/usage of the Campaign Reward. PAMB shall not be liable or be required to offer replacement of the Campaign Reward or otherwise to compensate you for any:
  - (i) non-availability of, discontinued, invalid, or cancelled Campaign Reward;



- (ii) redemption, use or misuse of the Campaign Reward;
  - (iii) alterations made to the Campaign Reward; or
  - (iv) inability to redeem or use the Campaign Reward due to technical issues or issues beyond PAMB's control.
- (f) The Campaign Reward are non-transferable and not exchangeable for cash, credit or in kind. Any request for the Campaign Reward to be delivered to a third party will not be entertained.
- (g) PAMB shall have the discretion to decide in respect of all matters and disputes concerning this Campaign in accordance with treating you and PAMB customers fairly, including substituting the Campaign Reward with other form of gifts/rewards of equivalent value, with prior notice.
- (h) PAMB shall have the right to disqualify you and forfeit the Campaign Reward if PAMB determines you to be tampering with the entry process or the operation of this Campaign, or any of the Terms and Conditions are not fulfilled. In such event, PAMB will not be liable for any costs, refund or losses incurred by you.
- (i) PAMB shall have the right to amend the Terms and Conditions, and to suspend, terminate, delay or vary this Campaign with prior notice to you. The mode of notification (if any) of the amendment, suspension, termination, delay, or variation shall be at PAMB discretion, including but not limited to displaying the same in any of PAMB website at <https://www.prudential.com.my/en/> . For the avoidance of doubt, any variation, cancellation, termination, or suspension by PAMB of this Campaign shall not entitle you to any claim against PAMB for any and all losses or damages suffered or incurred as a direct or indirect result from the cancellation, termination, or suspension.
- (j) PAMB decision on all matters concerning this Campaign, including the Terms and Conditions, shall be final, binding, and conclusive. No correspondence and/or appeal shall be entertained.
- (k) The laws of Malaysia shall govern this Campaign and you agree to submit to the exclusive jurisdiction of the courts of Malaysia. In the event any of the provisions in the Terms and Conditions is invalid, illegal or unenforceable under any applicable laws, rules, orders, directives, requirements, standards, guidelines and codes of practice having legal effect on us, the legality and enforceability of the remaining provisions shall not be affected.
- (l) The Terms and Conditions as well as the Campaign Reward are separate from your insurance proposal(s) and/or insurance policy(ies) and shall not in any event be construed as a variation to the terms and conditions of your insurance proposal(s) and/or insurance policy(ies). All insurance proposals are subject to PAMB standard processing and/or underwriting rules. Further, the Campaign Reward shall not form part of the rights, benefits and monies payable under your insurance policy(ies). The Campaign Reward will be delivered to you in accordance with the Terms and Conditions even after you have assigned the



- rights, benefits and monies payable under your insurance policy(ies) absolutely to another person.
- (m) In performing your duties under this Campaign you must comply with all applicable anti-bribery and anti-corruption laws (and related regulations and guidance). In particular, you hereby acknowledge and agree:
- (i) to comply with the Malaysian Anti-Corruption Commission Act 2009, the US Foreign Corrupt Practices Act, the UK Bribery Act, and the Hong Kong Prevention of Bribery Ordinance, together with any related regulation and guidance and that you shall not act in such a way that is or could be constructed as a violation of these laws and requirements, including but not limited to offering a bribe or making a facilitation payment to a public official or to any other party;
  - (ii) that you will ensure that your activities in connection with or relating to your obligations under the Terms and Conditions will not cause PAMB to be in breach of any anti-bribery and anti-corruption laws (and related regulations and guidance);
  - (iii) if you, in connection with or relating to your obligations under the Terms and Conditions, are asked to partake in any activity, that is in violation of any anti-bribery or anti-corruption laws, or become aware of any such conduct by your workforce or within your control and concerning or relating to the Terms and Conditions, you agree to immediately report the details of this to PAMB and
  - (iv) PAMB shall have the right to disqualify your entry/entries on no notice, without liability for any actual breach of this paragraph.
- (n) Regardless of anything to the contrary contained in this Campaign,
- (i) if PAMB learns or is notified that the Eligible Participants is named on any Sanctions list, or is threatened with being added to any Sanctions list;
  - (ii) if PAMB could be found to be in breach of Sanctions obligations as a result of this Campaign, then PAMB shall disqualify the Eligible Participants with immediate effect and take any other action we may deem appropriate, including but not limited to notifying any relevant government authority without notice and liability.

“Sanctions” refers to any restrictive measures imposed on targeted regimes, countries, governments, entities, individuals and industries imposed by international bodies or governments in Malaysia or outside of Malaysia, including but not limited to the Office of Financial Sanctions Implementation HM Treasury, the United Nations, the European Union, the US Treasury Department’s Office of Foreign Assets Control and the Hong Kong Monetary Authority.

This clause, and our ability to claim for any losses that we may incur arising out of the operation of this clause, shall survive any termination or expiry.



- (o) The Terms and Conditions may be provided in English, Chinese and Bahasa Malaysia. In case of any inconsistencies between these three versions, the English version shall prevail.